SERFF Tracking #: MDPC-129274672 State Tracking #: MDPC-129274672

Company Tracking #: 13-MASTERPL-02

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

Project Name/Number: RPG Master Policy/13-MASTERPL-02

# Filing at a Glance

Company: The Medical Protective Company

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

State: Illinois

TOI: 11.0 Medical Malpractice - Claims Made/Occurrence

Sub-TOI: 11.0000 Med Mal Sub-TOI Combinations

Filing Type: Rate/Rule
Date Submitted: 11/01/2013

SERFF Tr Num: MDPC-129274672

SERFF Status: Closed-Filed

State Tr Num: MDPC-129274672

State Status:

Co Tr Num: 13-MASTERPL-02

Effective Date 01/01/2014

Requested (New):

Effective Date 01/01/2014

Requested (Renewal):

Author(s): Melissa Millican, Christopher Cole, Kendra Clark

Reviewer(s): Gayle Neuman (primary), Julie Rachford

Disposition Date: 01/07/2014

Disposition Status: Filed

Effective Date (New): 01/01/2014 Effective Date (Renewal): 01/01/2014

State Filing Description:

Routed 11/20/13

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

Project Name/Number: RPG Master Policy/13-MASTERPL-02

# **General Information**

Project Name: RPG Master Policy Status of Filing in Domicile: Pending

Project Number: 13-MASTERPL-02

Reference Organization: n/a

Reference Title: n/a

Advisory Org. Circular: n/a

Filing Status Changed: 01/07/2014

State Status Changed: Deemer Date:

Created By: Christopher Cole Submitted By: Christopher Cole

Corresponding Filing Tracking Number: 13-MASTERPL-01

#### Filing Description:

The Medical Protective Company (MedPro) hereby submits for your review and approval the Multi-Specialty Healthcare Professionals Program rates and rules for MedPro Provider Solutions, Inc. (MPS).

# **Company and Contact**

# **Filing Contact Information**

Melissa Millican, Paralegal melissa.millican@medpro.com

5814 Reed Road 260-486-0838 [Phone] Fort Wayne, IN 46835 260-486-0733 [FAX]

# **Filing Company Information**

The Medical Protective Company CoCode: 11843 State of Domicile: Indiana

5814 Reed Road Group Code: Company Type:
Fort Wayne, IN 46835 Group Name: State ID Number:

(260) 486-0838 ext. [Phone] FEIN Number: 35-0506406

# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

# **State Specific**

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

Project Name/Number: RPG Master Policy/13-MASTERPL-02

Refer to our checklists prior to submitting filing (http://insurance.illinois.gov/Prop\_Cas\_IS3\_Checklists/IS3\_Checklists.asp ).: acknowledged

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABLITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc.:

http://insurance.illinois.gov/Prop\_Cas\_IS3\_Checklists/IS3\_Checklists.asp .: acknowledged

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: acknowledged The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": acknowledged

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: n/a - rate/rule filing

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

**Product Name:** MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

Project Name/Number: RPG Master Policy/13-MASTERPL-02

# **Correspondence Summary**

**Dispositions** 

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	01/07/2014	01/07/2014

**Filing Notes** 

Subject	Note Type	Created By	Created On	Date Submitted
Confirmation of effective date	Note To Reviewer	Melissa Millican	01/07/2014	01/07/2014
effective date	Note To Filer	Gayle Neuman	01/07/2014	01/07/2014
Actuarial Review	Reviewer Note	Julie Rachford	01/03/2014	

 SERFF Tracking #:
 MDPC-129274672
 State Tracking #:
 MDPC-129274672
 Company Tracking #:
 13-MASTERPL-02

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

**Product Name:** MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

**Project Name/Number:** RPG Master Policy/13-MASTERPL-02

# **Disposition**

Disposition Date: 01/07/2014 Effective Date (New): 01/01/2014 Effective Date (Renewal): 01/01/2014

Status: Filed

Comment:

	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	<b>Holders Affected</b>	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where reg'd):	(where rea'd):
				ioi uno i rogiann	umo i rogramii	(1111010109 071	(11110101090)

Schedule	Schedule Item	Schedule Item Status	<b>Public Access</b>
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Supporting Document	Manual		Yes
Supporting Document	Actuarial Exhibits		No
Rate	MPS General Manual - Section I - Nurse Practitioners		Yes
Rate	MPS General Manual - Section II - Physician Assistants		Yes
Rate	MPS General Manual - Section III - CRNA		Yes
Rate	MPS General Manual - Section IV - Chiropractors		Yes
Rate	MPS General Manual - Section V - Optometrists		Yes
Rate	MPS General Manual - Section VI - Podiatrists		Yes
Rate	MPS General Manual - Section VII - All Others		Yes
Rate	MPS General Manual - Section IX - College		Yes
Rate	MPS State Rate Pages - Section I - Nurse Practitioners		Yes
Rate	MPS State Rate Pages - Section II - Physician Assistants		Yes
Rate	MPS State Rate Pages - Section III - CRNA		Yes
Rate	MPS State Rate Pages - Section IV - Chiropractors		Yes

 SERFF Tracking #:
 MDPC-129274672
 State Tracking #:
 MDPC-129274672
 Company Tracking #:
 13-MASTERPL-02

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

**Product Name:** MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

**Project Name/Number:** RPG Master Policy/13-MASTERPL-02

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	MPS State Rate Pages - Section V - Optometrists		Yes
Rate	MPS State Rate Pages - Section VI - Podiatrists		Yes
Rate	MPS State Rate Pages - Section VII - All Others		Yes
Rate	MPS Ste Rate Pages - Section IX - College		Yes

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

Project Name/Number: RPG Master Policy/13-MASTERPL-02

# **Note To Reviewer**

Created By:

Melissa Millican on 01/07/2014 09:04 AM

Last Edited By:

Gayle Neuman

**Submitted On:** 

01/07/2014 09:50 AM

Subject:

Confirmation of effective date

**Comments:** 

Ms. Neuman, yes, we did implement the program effective 1/1/2014.

Thank you,

Melissa

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

Project Name/Number: RPG Master Policy/13-MASTERPL-02

# **Note To Filer**

Created By:

Gayle Neuman on 01/07/2014 08:36 AM

Last Edited By:

Gayle Neuman

**Submitted On:** 

01/07/2014 09:50 AM

Subject:

effective date

#### Comments:

The Department of Insurance has now completed its review of this filing. Originally, you requested the filing be effective January 1, 2014. Was the filing put in effect on January 1, 2014 or do you wish to have a different effective date? Your prompt response is appreciated.

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

Project Name/Number: RPG Master Policy/13-MASTERPL-02

# **Reviewer Note**

Created By:

Julie Rachford on 01/03/2014 02:47 PM

Last Edited By:

Gayle Neuman

**Submitted On:** 

01/07/2014 09:50 AM

Subject:

**Actuarial Review** 

**Comments:** 

Actuarial review complete.

State: Illinois Filing Company: The Medical Protective Company

**TOI/Sub-TOI:** 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

**Project Name/Number:** RPG Master Policy/13-MASTERPL-02

# **Rate Information**

Rate data applies to filing.

Filing Method: use and file

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: %

**Effective Date of Last Rate Revision:** 

Filing Method of Last Filing: n/a - this is the initial filing for a new product.

# **Company Rate Information**

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
The Medical Protective Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

**Product Name:** MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

**Project Name/Number:** RPG Master Policy/13-MASTERPL-02

# **Supporting Document Schedules**

Satisfied - Item:	Explanatory Memorandum
Comments:	attached
Attachment(s):	IL PL Rates & Rules Memo.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Form RF3 - (Summary Sheet)
Comments:	attached
Attachment(s):	IL RF3_completed.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Certification
Comments:	attached
Attachment(s):	!IL pl actuarial cert.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Request to Maintain Data as Trade Secret Information
Comments:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Manual
Comments:	acknowledged
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Exhibits
Comments:	attached
Attachment(s):	IL - Actuarial Exhibits - 01012014.pdf
Item Status:	
Status Date:	

State: Illinois Filing Company: The Medical Protective Company

TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations

Product Name: MedPro Provider Solutions, Inc. - Multi-Specialty Healthcare Professionals Program

**Project Name/Number:** RPG Master Policy/13-MASTERPL-02

# THE MEDICAL PROTECTIVE COMPANY

# **ILLINOIS**

# MedPro Provider Solutions, Inc. MULTI-SPECIALTY HEALTHCARE PROFESSIONALS Professional Liability Initial Rate & Rule Risk Purchasing Group Filing

The Medical Protective Company (MedPro) hereby submits for your review and approval the Multi-Specialty Healthcare Professionals Program rates & rules for MedPro Provider Solutions, Inc. (MPS).

The rates provided in this submission are based on the rates currently filed and approved for several of The Medical Protective Company's stand-alone Healthcare Professionals Program (including Physician Assistants, Nurse Practitioners, CRNA's, Chiropractors, Optometrists, Podiatrists) and/or Multi-Specialty Healthcare Professionals program.

The rules for the MedPro Provider Solutions, Inc. program, while nearly identical to those currently filed and approved for The Medical Protective Company's stand-alone Healthcare Professionals Program and/or Multi-Specialty Healthcare Professionals program, include additional rule's entitled New Graduate Coverage Rating Plan, Supervising Physician Rating Plan and Employed Rating Plan. These rules have been developed due to the unique characteristics of the risk purchasing group members. In some instances, the currently filed rules are modified to reflect the inclusion of the three afore mentioned rules. Also, the Company reports statistically to Insurance Services Office (ISO).

In addition, corresponding policy forms, endorsements & applications are also being submitted, simultaneously, in a separate filing.

# **EXHIBIT I: DEVELOPMENT OF RATE LEVEL INDICATION**

Due to lack of credible actuarial experience in the healthcare professional liability field, MedPro has reviewed countrywide data taken from publicly available filings of the major writers of these specialties. Specifically, the experience of Chicago Insurance Company (CIC) and Continental Casualty Company (CNA) were reviewed in determining the proposed rates. In addition, MedPro reviewed the rates of American International Group (AIG), which also has a sizeable book of business in these specialties.

Exhibit I-A summarizes the range of indications after analyzing the countrywide data of CIC and CNA. Comparing MedPro's permissible LALE ratio (as developed in Exhibit I-D) with CIC's experience LALE ratio gives an indication of -2.2% as shown in Line [3]. The corresponding indication of 8.6% obtained after comparing MedPro's permissible LALE ratio with CNA's experience LALE ratio is shown in Line [6]. The premium-weighted indication, based on CIC's and CNA's experience, is 1.5%. The analysis reveals that the rates for CIC and CNA are adequate in the aggregate.

Exhibit I-B displays the result of CIC's countrywide review of their allied healthcare program. CIC has annual premiums of over \$50 million for its allied healthcare program. Their review employed paid and incurred loss development methodologies. The exhibit displays ultimate LALE and premiums as displayed in their filings. Their selected ultimate LALE has been trended forward to MedPro's average accident date of 1/1/2015 in Column [C] of Exhibit I-B.

Exhibit I-C displays the result of CNA's countrywide review of their allied healthcare program. CNA has annual premiums of over \$25 million for its allied healthcare program. The selected ultimate LALE have been taken from their filing and have been trended forward to MedPro's average accident date of 1/1/2015 in Column [H] of Exhibit I-C.

Exhibit I-D indicates the derivation of MedPro's permissible LALE ratio for the state of Illinois. The variable expenses consist of three components: the 5.3% General Expenses, the 1.3% provision for Taxes, Licenses and Fees, and the 10.0% provision for Brokerage and Commissions. The permissible LLAE ratio (Line [5]) is calculated as unity minus the total variable expenses (16.6%) and the underwriting profit provision (5.0%). The permissible LALE ratio is then calculated by dividing the permissible LLAE ratio by unity plus the ULAE to LALE ratio as shown in Line [7].

#### **EXHIBIT II: RATE COMPARISON WITH MAJOR COMPETITORS**

Exhibit II shows MedPro's proposed occurrence rates at 1M/3M for healthcare professionals by ISO description in comparison to the filed competitor rates. The exhibit has been divided into two sections: Section A shows the rates for "employed" healthcare professionals, while Section B displays the rates for "self-employed" professionals. Exhibit II demonstrates that the rates proposed for the new specialties are in line with CIC's, CNA's and AIG's publicly available 1M/3M rates.

# **EXHIBIT III: UNDERWRITING PROFIT PROVISION REFLECTING INVESTMENT INCOME**

Exhibit III presents the internal rate of return model used to calculate the underwriting profit provision reflecting investment income. The model uses as inputs the anticipated rate of return on invested assets, federal income tax rates on underwriting profit/loss and investment income, the expense provisions from MedPro's rate filing, expected premium collection and LLAE payout patterns, and various leverage ratios. The model demonstrates that, for the Occurrence product, an underwriting profit provision of 5.0% corresponds to a target LLAE ratio of 78.4% and is consistent with an 11.6% rate of return on surplus and insurance operations.

# **EXHIBIT IV: RATING FACTORS**

Exhibit IV illustrates a comprehensive list of limit factors which MedPro proposes for use in the state. The proposed factors are identical to those offered by CNA. For per-occurrence limits of 3M and above, MedPro has derived limit factors based on interpolation/extrapolation of the factors for the per-occurrence limits below 3M shown in the exhibit.

# **EXHIBIT V: PAID LOSS & ALE DEVELOPMENT**

Exhibit V-A presents the countrywide paid loss and ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit V-B) are used to derive the incremental payout pattern used in Exhibit III.

# **OTHER PROFESSIONAL LIABILITY RATES**

The above exhibits and rate comparisons outline the new classes of business that MedPro is proposing. Additionally, MedPro is filing rates for classes of business that are already on file with the department. These classes of business are included so that groups employing multiple specialties may be written under one group policy.

The previously approved rates included within this filing are for the following classes of business: Certified Registered Nurse Anesthetists (CRNAs), Nurse Practitioners (NPs), Physician/Surgical Assistants (PAs), Chiropractors, Optometrists and Podiatrists. The rates and all rating factors for those classes of business are identical to those previously approved by the department.

However, there is one minor change to the approved filings. NPs, Podiatrists and some classes of business within the Optometrist program receive a discount when they are "employed" (i.e., not "self-employed"). This discount was contained within a rule in each of the respective programs. The new rate structure for this program has an employed class, where the new class factor equals the self-employed reduced by the employed discount from the corresponding previously approved program. The change makes the approach to handling the employed discount identical across all programs. The resulting rates are identical to those of the previously approved programs.

Additionally, MedPro is filing rates for its new shared-limit school program. The program provides a single shared limit for all faculty members and students. The rates for the program were derived by applying the CNA shared-limit student discount employed within its program (55% discount) to the filed student rates for each of MedPro's healthcare professional programs.

#### **RATING RULES**

# **ACCELERATED EXTENSION CONTRACT RULE**

The Company proposes to file an Accelerated Extension Contract Rule for its Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. If requirements outlined in the rule are met, the insured may qualify for an Accelerated Extension Contract. The total number of insureds within a group practice that may qualify should not exceed a ratio of one in three.

#### ADDITIONAL INSURED CONTRACTUAL LIABILITY COVERAGE

The Company wishes to file the Additional Insured Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule outlines the rating methodology employed when an additional insured, other than the insured's own practice

corporations/partnerships (eg. hospitals, surgical centers, managed care organizations, etc.), contractually requires the insured to name them as an additional insured, on the policy.

# **ADDITIONAL INSURED RATING RULE**

The Company proposes to introduce the Additional Insured Rating Rule for Section IX – College Program's Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional program. This rule outlines the methodology employed for adding an additional insured, on a shared limit basis.

#### ADDITIONAL INSURED SHARED VICARIOUS LIABILITY COVERAGE

The Company proposes to file the Additional Insured Shared Vicarious Liability Coverage rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule outlines the methodology for adding a scheduled healthcare professional entity (not owned by the insured) as an additional insured. Coverage is limited to VL based on professional services rendered or which should have been rendered by the named insured.

#### **AGGREGATE CREDIT RULE**

The Company proposes to file an Aggregate Credit Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule outlines the limitation of all credits shall not exceed 50%, with the exception of stated credits.

#### **BACKGROUND REVIEW SURCHARGE RULE**

The Company proposes to file a Background Review Surcharge Rating Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule outlines that an individual healthcare professional that indicates a history of license, certification or chemical/substance abuse issues will receive a 25% surcharge.

#### **CLAIM FREE CREDIT RULE**

The Company wishes to file the Claim Free Credit rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program which allows the insured to qualify for a credit if they are claim free for a specified amount of time.

# **CONVERTIBLE CLAIMS MADE COVERAGE RATING PLAN**

The Company wishes to file the Convertible Claims Made Rating Plan for its Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule outlines the conditions on which an insured would be eligible for a free extension contract.

#### **DEDUCTIBLE RATING PLAN**

While the proposed General Manuals contain Deductible Rating Plan language, it is not intending to file Deductibles on a countrywide basis and is being included in the General Manual in anticipation of filing such credit structures in the future. Please refer to the State Rate Pages which indicate that this rule is "Not Available".

# **DISPOSABLE PRODUCTS PROCEDURE RATING RULE**

The Company wishes to file the Disposable Products Rating Rule for the Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule provides a 5% credit to CRNA insureds that limit their use of a syringe and/or needed on a patient to only one use.

#### **EMPLOYED PA/CRNA RATING RULE**

Physician Assistants & CRNA's are frequently employed in an environment where their medical malpractice insurance coverage is provided by their employer. The employment setting is often a hospital, surgical center or physician's/surgeon's office. These employers may secure medical malpractice coverage through an insurance carrier, captive, or self-insurance. The individual healthcare professional has very little input or control over the selection or quality of the insurance mechanism.

Some healthcare professionals want the peace of mind of having coverage based on their choice of carrier. They want to know that there is a carrier who has a duty to protect their interest rather than that of their employer or other employees who may produce significant revenues for the employer.

The employed rule contemplates selling a \$100,000 / \$300,000 limit when there is already coverage being provided by the employer. The pricing anticipates that the indemnity will be split in proportion to the limits of liability and defense costs are assumed to be pro rata.

#### **FULL TIME EQUIVALENCY RATING RULE**

The Company proposes to file the Full Time Equivalency Rating Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule outlines rating for coverage for multi-provider groups which is available, at the Company's option, on a full time equivalent (FTE) basis rather than on an individual healthcare provider basis.

# **GROUP SIZE CREDIT**

The Company proposes to introduce the Group Size Credit for certain specialties for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule outlines credits that may be available for particular group sizes.

#### **LEAVE OF ABSENCE CREDIT RULE**

The Company proposes to file the Leave of Absence Credit Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule provides rating for those insureds which have a "continuous" leave of absence of 45 days.

#### **LOCUM TENENS**

The Company proposes to file the Locum Tenens Rating Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule outlines the rating for substitute healthcare professionals. This rule is consistent with our countrywide format.

#### MANIPULATION UNDER ANESTHESIA/MANIPULATION UNDER JOINT ANESTHESIA

The Company wishes to introduce the Manipulation Under Anesthesia / Manipulation Under Joint Anesthesia Rule for its Chiropractors Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program segment. This rule allows for coverage if the Healthcare Professional is performing manipulation under anesthesia or manipulation under joint anesthesia procedures. An additional charge will apply.

#### **MEDICAL DIRECTOR RATING RULE**

The Company proposes to file the Medical Director Rating Rule for the Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule outlines the rating for insureds wishing to purchase Medical Director coverage.

# **MEMBERSHIP ASSOCIATION CREDIT RULE**

The Company wishes to file the Membership Association Credit Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule allows for a premium modification, due to unique characteristics of a healthcare practice and their membership in qualified professional associations.

# **MILITARY LEAVE OF ABSENCE CREDIT RULE**

The Company proposes to file the Military Leave of Absence Credit Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule provides a credit for those insureds which are on active military leave.

#### **MINIMUM PREMIUM RULE**

The Company wishes to file the Minimum Premium Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule identifies the minimum premium applicable, by specialty.

# **MOONLIGHTING RATING RULE**

The Company wishes to file the Moonlighting Rating Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. This rule outlines the rating methodology that will be employed when providing coverage for moonlighting activities.

# **NEW GRADUATE RATING PLAN**

The Company proposes to file a New Graduate Rating Plan for the Nurse Practitioner & Physician Assistant Standard Claims Made Program. The rule outlines the methodology and pricing associated with coverage for recently graduating NP's & PA's as well as the requirements each must meet in order to convert to Occurrence coverage after 5 years.

#### **NEW TO PRACTICE CREDIT RULE**

The Company proposes to file the New to Practice Credit for the Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule provides credit for based upon the number of years the insured has been practicing.

# **OPTIONAL EXTENDED REPORTING PERIOD RATING**

The Company proposes to file an Optional Extended Reporting Period Rating Rule for its Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule outlines the calculation employed in the determination of the Optional Extended Reporting Period (Extension Contract) premium. In addition, the rule outlines the same parameters for those insureds participating in the Convertible Claims Made option when such insureds do not meet the requirements for an extension contract at no charge.

# **ORGANIZATIONAL STRUCTURE RATING RULE**

The Company proposes to file an Organizational Structure Rating Rule for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program to outline the additional charge(s) that may apply to an insured's premium due to the organization type the insured practices within.

#### PART TIME PRACTICE RULE

The Company wishes to file a Part Time Practice Rule for its MPS Multi-Specialty Healthcare Professional Occurrence and Standard Claims Made Programs. This rule outlines the credits available to insureds working less than the stipulated number of hours per week.

#### **PARTNERSHIP/ CORPORATION RATING RULE**

The Company proposes to file a Partnership or Corporation Rating Rule for its MPS Multi-Specialty Healthcare Professional Occurrence and Standard Claims Made Programs. The rule outlines that separate limit coverage shall be calculated as a percentage of the individual insureds premium.

#### PER DIEM COVERAGE RATING PLAN

The Company wishes to introduce the Per Diem Coverage Rating Plan for its MPS Multi-Specialty Healthcare Professional Occurrence Program. This rule outlines the rates and conditions for which an insured may purchase Per Diem coverage for specified the number of hours worked must take place during a stated month/period and will be used in lieu of part time rating which is designed to rate coverage based upon restricted number of hours worked over an annual policy term.

# **PRIOR ACTS COVERAGE**

The Company proposes to file the Prior Acts Coverage Rule for its MPS Multi-Specialty Healthcare Professional Standard Claims Made Program. This rule outlines rating for prior acts coverage and clarifies that the retroactive date can only be advanced with the written acknowledgement of the insured and approval of the Company

# PRIOR ACTS CONVERTIBLE EXTENDED REPORTING COVERAGE RATING PLAN

The Company wishes to introduce the Prior Acts Convertible Extended Reporting Coverage Rating Plan for its MPS Multi-Specialty Healthcare Professional Occurrence Program. This rule outlines conditions which, when met, allow the insured to convert from claims made to occurrence coverage. Once such conditions are met, the Company will issue a Prior Acts Convertible Extended Reporting Endorsement, which covers services subsequent to the scheduled retroactive date and prior to the Prior Acts Convertible Extended Reporting Endorsement's effective date. This rule is consistent with the countrywide format.

#### **PRIOR ACTS / NOSE RATING PLAN**

The Company wishes to introduce the Prior Acts / Nose Rating Plan for its MPS Multi-Specialty Healthcare Professional Program. This rule outlines the basis for which an insured may convert from a Standard Claims Made to an Occurrence policy.

# **QUARTERLY INSTALLMENT OPTION**

The Company wishes to file the Quarterly Installment Option for its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Programs. This plan outlines payment plan options. There is no rate impact associated with this rule.

# **RESIDENCY CREDIT RULE**

The Company wishes to file the Residency Rating Rule for certain specialties within its Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional programs. This rule outlines that restricted coverage is available for a resident and will be limited to coverage only for professional services provided while in an approved program.

# **RISK MANAGEMENT CREDIT RULE**

The Company proposes to file a Risk Management Credit Rule for the MPS Multi-Specialty Healthcare Professional Occurrence and Standard Claims Made programs. This rule outlines that a credit is available to insureds upon completion of Company approved Risk Management courses and or utilization of Electronic Health Records.

#### **SCHEDULE RATING PLAN**

The Company proposes to file a Schedule Rating Plan rule for the Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional programs. The proposed rule allows for a discretionary rate modification for the recognition of unique risk characteristics not contemplated in the company's filed rate structure. The proposed rule also provides additional clarity regarding the characteristics underlying each criteria as well as modifications necessary as a result of reduction in expenses.

# **SERVICES TO ANIMALS**

The Company wishes to introduce the Services to Animals Rule for its MPS Multi-Specialty Healthcare Professional Chiropractor Occurrence and Standard Claims Made Program segment. This rule outlines that an additional charge will apply to healthcare professionals which perform procedures to animals.

# **SHARED LIMIT ENTITY RATING RULE**

The Company wishes to introduce the Shared Limit Entity Rating Rule for its MPS Multi-Specialty Healthcare Professional Occurrence and Standard Claims Made Programs. This rule outlines the rating methodology employed when an insured wishes to also obtain coverage for their owned Healthcare Professional Entity, on a shared limit basis.

# SHARED LIMIT ENTITY VICARIOUS LIABILITY COVERAGE

The Company proposes to file a Shared Entity Vicarious Liability Coverage rating rule for its MPS Multi-Specialty Healthcare Professional Occurrence & Standard Claims Made Programs. This rule outlines the rating methodology for adding a scheduled Healthcare Professional Entity as an additional insured on a Healthcare Professionals primary individual policy. Coverage is limited to vicarious liability based solely on professional services rendered, or which should have been rendered by the Named Insured.

# **SHARED VICARIOUS LIABILITY RATING RULE**

The Company proposes to file a Shared Vicarious Liability Coverage Rating Rule for its MPS Multi-Specialty Healthcare Professional Occurrence & Standard Claims Made Programs, specifically for CRNA's. This rule outlines the rating methodology and surcharge applied to practices employing independent contractors. The surcharge is based on the average weekly hours worked by the independent contractor and is applied to the average Healthcare Professional rate of the group. This addition will not operate to provide additional limits of liability per claim filed or annual aggregate beyond the stated limits of the policy.

#### **SIZE OF SCHOOL CREDIT**

The Company proposes to introduce the Size of School Credit for the Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional program. This rule outlines credits that may be available for college/university due to enrollment size.

# **SLOT RATING RULE**

The Company proposes to file a Slot Rating Rule for the Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional programs. This rule outlines and identifies that coverage for multi-healthcare provider groups is available, at the Company's option, on a slot basis rather than on an individual Healthcare Provider basis. The slot endorsement will identify the individuals and practice settings that are covered.

# **SUPERVISING PHYSICIAN COVERAGE RATING RULE**

The Company proposes to file a Supervising Physician Coverage Rating Rule the Nurse Practitioner, Physician Assistant & All Other segments Occurrence and Standard Claims Made MPS Multi-Specialty Healthcare Professional Program. The rule outlines the rating methodology employed for providing limited coverage to physicians which supervise Medical Protective insureds. The rating is based upon the number of hours the physician supervises the healthcare professional.

# Section 754.EXHIBIT A Summary Sheet (Form RF-3)

# FORM (RF-3)

# SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 01/01/2014

	(1)	(2) Annual Premium	(3) Percent
	Coverage -	Volume (Illinois) *	_ Change (+or-) **
_	Automobile Liability Private		
- 1	Passenger		
(	Commercial		
/	Automobile Physical Damag		
ı	Private Passenger		•
(	Commercial		
į	Liability Other Than Auto		
	Burglary and Theft		
(	Glass		
F	Fidelity		
5	Surety		
E	Boiler and Machinery		·
-	Fire		
	Extended Coverage		
	nland Marine		
. +	Homeowners		
. (	Commercial Multi-Peril		
	Crop Hail		
. (	Other Medical Malpractice	0	NA
	Life of Insurance		
	Does filing only apply to certain	n territory (territories) or	certain
	Classes? If so,		
;	specify: No No		
-			
	Brief description of filing. (If fili Organization, specify organization):	ng follows rates of an a	dvisory
~			<del>, , , , , , , , , , , , , , , , , , , </del>
	*Adjusted to reflect all prior rate		
	**Change in Company's premi	انتجمع الثنيد طمئطييد لمتنمل معير	1 C

MEDPRO Provider Solutions, Inc.

Name of Company

Incland daws - Use start Secretary

Official - Title

# ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

- I, <u>Jim Kunce</u>, a duly authorized officer of <u>The Medical Protective Company</u>, am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.
- I, <u>Matt Morin</u>, a duly authorized actuary of <u>The Medical Protective Company</u> am authorized to certify on behalf of <u>The Medical Protective Company</u> making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

; Jim Kunce, SVP & Chief Actuary
Signature; Title of Authorized Insurance Company Officer

11/01/2013
Date

Signature; Title and Designation of Authorized Actuary

11/01/2013
Date

Insurance Company FEIN 35-0506406

Filing Number MDPC-129274672 (Master RPG med mal filing)

Insurer's Address 5814 Reed Road

City Fort Wayne State IN Zip Code 46835

Contact Person's:

-Name, Title, E-mail Melissa Millican, Paralegal; melissa.millican@medpro.com

-Direct Telephone; Fax Number <u>Direct: 260-486-0838; Fax: 260-486-0733</u>

# Exhibit I- A

# ILLINOIS

# **HEALTHCARE PROFESSIONAL LIABILITY**

# **SUMMARY OF INDICATIONS**

[1]	Selected CIC LALE Ratio	Exhibit I- B - Line [1]	73.0%
[2]	MPC Permissible LALE Ratio	Exhibit I- D - Line [7]	74.7%
[3]	Indicated Rate Change	[2] / [1]	-2.2%
[4]	Selected CNA LALE Ratio	Exhibit I- C - Line [1]	81.1%
[5]	MPC Permissible LALE Ratio	Exhibit I- D - Line [7]	74.7%
[6]	Indicated Rate Change	[5] / [4]	8.6%
[7]	Premium-Weighted Indication		1.5%

# Exhibit I- B

#### **ILLINOIS**

# **HEALTHCARE PROFESSIONAL LIABILITY**

#### CHICAGO INSURANCE COMPANY COUNTRYWIDE DATA

	[A]	[B]	[C]	[D]=[C]/[A]
	Current Level	Selected	Selected	Ultimate
	Earned	Ultimate	Trended Ultimate	LALE
AY	Premium	LALE	LALE	Ratio
2004	60,578,188	28,736,640	47,964,909	79.2%
2005	61,955,666	24,561,709	39,044,235	63.0%
2006	60,309,771	19,564,932	29,620,159	49.1%
2007	56,651,938	40,565,104	58,488,750	103.2%
2008	55,076,627	29,114,956	39,980,349	72.6%
Total	294,572,190	142,543,341	215,098,402	73.0%
[1]	Selected CIC LALE R	atio		73.0%
[2]	MPC Permissible LAL	E Ratio	Exhibit I- D, Line [7]	74.7%
[3]	Indicated Rate Chang	je	([1] / [2]) - 1	-2.2%

#### Notes:

Col A: is the sum of the countrywide CLEP for Nurses taken from MA filing effective 7/15/2009 (SERF Tr Num:FFDC-126181688) and countrywide CLEP Excl Nurses from AZ filing effective 2/1/2010 (SERF Tr Num:FFDC-126407283)

Col B: is the sum of the countrywide ultimate losses for Nurses taken from MA filing effective 7/15/2009 (SERF Tr Num:FFDC-126181688) and countrywide ultimate losses for Occupational Therapists Excl Nurses from AZ filing effective 2/1/2010 (SERF Tr Num:FFDC-126407283)

Col C: is the sum of the countrywide trended ultimate losses for Nurses taken from MA filing effective 7/15/2009 (SERF Tr Num:FFDC-126181688) and countrywide trended ultimate losses for Occupational Therapists Excl Nurses from AZ filing effective 2/1/2010 (SERF Tr Num:FFDC-126407283)

Col D: Col. [C] / Col. [A]

#### Exhibit I- C

#### ILLINOIS

#### HEALTHCARE PROFESSIONAL LIABILITY

#### CONTINENTAL CASUALTY COMPANY COUNTRYWIDE DATA

	[A]	[B]	[C]	[D]	[E]	[F]	[G]	[H]	[I]=[H]/[A]
Loss Year	Current Level Earned Premium	Selected Ultimate Indemnity	Indemnity Trend factor	Trended Ultimate Indemnity	Selected Ultimate ALAE	ALAE Trend factor	Trended Ultimate ALAE	Trended Ultimate LALE	On level LALE Ratio
2004	24.495	10.450	1.36	14.253	5,367	2.03	10.921	25,174	102.8%
2005	25,500	10,854	1.32	14,373	5,106	1.90	9,710	24,083	94.4%
2006	27,941	8,473	1.29	10,893	4,333	1.78	7,701	18,594	66.5%
2007	29,884	11,168	1.25	13,940	5,674	1.66	9,425	23,364	78.2%
2008	30,096	11,581	1.21	14,034	5,767	1.55	8,953	22,987	76.4%
2009	29,183	11,306	1.18	13,302	5,551	1.45	8,053	21,355	73.2%
Total	167,099	63,832		80,795	31,798		54,763	135,558	81.1%

Expected LALE Ratios

[1] Selected LALE Ratio 81.1%

Rate Change Indication

Notes

Col [A] - Col [i]: is the countrywide data for healthcare professionals taken from CO filing effective 9/1/2010 (SERF Tr Num:253010)

Dollar values shown are in thousands of dollars

# Exhibit I- D

# **ILLINOIS**

# **HEALTHCARE PROFESSIONAL LIABILITY**

# MEDPRO PERMISSIBLE LOSS AND LOSS ADJUSTMENT EXPENSE RATIO

[1]	General Expenses		5.3%
[2]	Brokerage & Commissions:		10.0%
[3]	Taxes, Licenses and Fees:		1.3%
[4]	Underwriting Profit Provision		5.0%
[5]	Permissible Loss & LAE Ratio	1 -( [1] +[2] +[3] + [4] )	78.4%
[6]	ULAE to LALE Ratio		5.0%
[7]	Permissible Loss & ALAE Ratio	[5] / ( 1+ [6] )	74.7%

# EXHIBIT II - A (1)

# ILLINOIS

# HEALTHCARE PROFESSIONAL LIABILITY

# EMPLOYED RATE COMPARISON

	[A]	[B]	[C]	[D]	<u>[E]</u>	
		<u>E</u>	mployed Rate	<u>s</u>		
Class Description	MedPro's Proposed Class Plan	Medpro's Proposed 1M/3M OC Rate	CNA's 1M/3M OC Rate	CIC's 1M/3M OC Rate	AIG's 1M/3M OC Rate	
Student(excl Acupuncturist, CRNA,NP,Physician's or surgical assistants)	1	\$29	NA	NA	\$23	
Dental Assistant	3	\$85	\$54	\$66	\$69	
Geriatric Nursing Assistant	3	\$85	\$54	NA	\$104	
Laboratory Aide	3	\$85	\$54	NA	\$104	
Other Healthcare Aide(excl Home Health Aide)	3	\$85	\$54	NA	\$104	
Physical Therapy Aide	3	\$85	\$54	NA	NA	
Interpreter for the deaf	5	\$63	NA	\$63	NA	
Dental Hygienist	7	\$65	\$65	\$66	\$101	
Anesthesia Technicians/Technologist	9	\$80	NA	NA	NA	
Physical Therapy Assistant	9	\$80	\$80	\$80	\$132	
Rehabilitation Assistant	9 11	\$80 \$85	\$80 \$98	NA NA	\$176 \$104	
Caregiver/Home Healthcare Professional/Home Health Aide Nurses Aide, or any other non-licensed healthcare aide NOC	11	\$85	\$54	NA NA	\$104	
Nursing Assistant, or any other healthcare specialty assistant NOC, excluding L&D and Surgical	11	\$85	\$54	NA	\$104	
Volunteer EMT	11	\$85	\$83	NA	\$92	
Certified Occupational Therapist Assistant	13	\$85	\$76	NA	\$89	
CPR Trainer	13	\$85	NA	\$84	NA	
Drama Therapist	13	\$85	NA	\$84	NA	
Occupational Therapist Assistant	13	\$85	\$76	\$81	\$89	
Audiologist (Excluding IONM)/Speech Pathologist	15	\$85	\$86	\$79	\$104	
Speech Hearing Therapist	15	\$85	\$86	NA	\$104	
Orthopedic Technician	17	\$85	NA	\$87	NA	
Lactation Consultant/IBCLC	19	\$109 \$100	NA	NA	NA	
Lactation Counselor  Right Technologiet	19 21	\$109 \$98	NA \$98	NA NA	NA \$104	
Biomedical Technician/Technologist Blood Bank Technician/Technologist	21	\$98	\$98	NA NA	\$104	
Cardiology Technician/Technologist	21	\$98	\$98	NA	\$104	
Certified Lab Technician/Technologist	21	\$98	\$98	NA	\$104	
Certified Medical Assistant	21	\$98	\$98	NA	\$104	
Clinical Laboratory Technician/Technologist	21	\$98	\$98	NA	\$104	
Community Health Assistant	21	\$98	\$98	NA	\$104	
Community Health Technician/Technologist	21	\$98	\$98	NA	\$104	
Diagnostic Medical Sonographer	21	\$98	\$98	NA	\$100	
Dialysis Technician/Technologist	21	\$98	\$98	NA	\$104	
EEG / Electroneurodiagnostic Technician / Technologist	21	\$98	\$98	NA	\$104	
EKG / Electrocardiograph Technician / Technologist	21	\$98	\$98	NA ©404	\$104 \$104	
Electrologist	21 21	\$98 \$98	\$98 NA	\$104 NA	\$104 NA	
Evoked Potential (EVT) Technologist Histologic Technician/Technologist	21	\$98	\$98	NA NA	\$104	
Medical Technician	21	\$98	\$98	\$114	\$104	
Medical (Office) Assistant	21	\$98	\$98	NA	\$104	
Medical Laboratory Technician / Technologist	21	\$98	\$98	\$114	\$104	
Medical Records Administrator	21	\$98	\$98	NA	\$104	
Medical Records Technician	21	\$98	\$98	\$84	\$104	
Medical Technician/Technologist Assistant, or any other NOC Technician or Technologist	21	\$98	\$98	NA	\$104	
Medical Technologist	21	\$98	\$98	NA	\$104	
Mental Retardation Workers	21	\$98	\$98	NA	NA	
Nerve Conduction Studies (NCS) Technologist	21	\$98	NA ©00	NA	NA ©404	
Nuclear Medical Technician/Technologist	21 21	\$98 \$98	\$98 NA	NA NA	\$104 \$104	
Pathologist Assistant Pharmacy Technician / Technologist	21	\$98	\$89	\$87	\$104 \$104	
Phlebotomist	21	\$98	\$98	NA	\$104	
Polysomnographic Sleep Technicians	21	\$98	NA	NA	NA	
Radiation Therapist	21	\$98	\$98	NA	\$104	
Radiation Therapy Technologist	21	\$98	\$98	NA	\$104	
	21	\$98	\$98	NA	\$104	
Surgical Technician / Technologist		\$98	\$98	NA	\$104	
	21	φ90	ΨΟΟ			
X-Ray Technician / technologist, or any other radiological or sonographic technician / technologist NOC  Art Therapist	23	\$98	\$98	\$84	\$100	
X-Ray Technician / technologist, or any other radiological or sonographic technician / technologist NOC Art Therapist Chiropractic Assistant	23 23	\$98 \$98	\$98 \$89	\$84 NA	\$100 NA	
X-Ray Technician / technologist, or any other radiological or sonographic technician / technologist NOC Art Therapist Chiropractic Assistant Clinical Nurse Specialist- No prescriptive authority	23 23 23	\$98 \$98 \$98	\$98 \$89 \$102	NA NA	NA NA	
X-Ray Technician / technologist, or any other radiological or sonographic technician / technologist NOC Art Therapist Chiropractic Assistant Clinical Nurse Specialist- No prescriptive authority Dance Therapist	23 23 23 23	\$98 \$98 \$98 \$98	\$98 \$89 \$102 \$98	NA NA \$84	NA NA \$100	
Surgical Technician / Technologist X-Ray Technician / technologist, or any other radiological or sonographic technician / technologist NOC Art Therapist Chiropractic Assistant Clinical Nurse Specialist- No prescriptive authority Dance Therapist Dietician	23 23 23 23 23 23	\$98 \$98 \$98 \$98 \$98	\$98 \$89 \$102 \$98 \$98	NA NA \$84 \$76	NA NA \$100 \$104	
X-Ray Technician / technologist, or any other radiological or sonographic technician / technologist NOC Art Therapist Chiropractic Assistant Clinical Nurse Specialist- No prescriptive authority Dance Therapist	23 23 23 23	\$98 \$98 \$98 \$98	\$98 \$89 \$102 \$98	NA NA \$84	NA NA \$100	

# EXHIBIT II - A (2)

# ILLINOIS

# HEALTHCARE PROFESSIONAL LIABILITY

# EMPLOYED RATE COMPARISON

Class Description		[A]	<u>[B]</u>	[C]	[D]	<u>[E]</u>
Page				mployed Rate	<u></u>	
Novigator  Novigator  All Multificinists  23 S88 S96 S76 S81 S98 S96 S76 S81 S98 S96 S76 S81 S98 S96 S76 S81 S98 S96 S81 S98 S97 S81 S98 S97 S98	Class Description	Proposed Class	Proposed 1M/3M OC	1M/3M OC	1M/3M OC	1M/3M OC
Numinocials Occupational Throspist Occupational Oc	,	23	\$98	NA	NA	NA
Podatinic Assistant   Recreation Thrapital   23   398   898   NA   NA   NA   Recreation Thrapital   23   398   898   NA   \$100   RNb., LVNb., LPNb NOC excluding Labor and Delivery and Surgical   23   398   \$102   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$98   \$101   \$20   \$20   \$98   \$101   \$20   \$20   \$98   \$101   \$20   \$20   \$98   \$99   \$20   \$20   \$98   \$101   \$20   \$2						
Recreation Throspiet Name, Livis, Lipis, Lip	Occupational Therapist	23	\$98	\$76	\$81	\$89
RNBs, LYNBs, LPNBs - NOC acciduring Labor and Delivery and Surgical Respiratory Therapist Respiratory Therapis				*		
Respiratory Tenerpy Assistant/Technician/T						
Respiratory Therapist						
Respiratory Therapy Assistant/Technician/T						
Redombinar						
Alcoho/Urbug ounselor						
Case Manager Life Care Planner						
Clinical/Rehabilitation Counselor or any counselor NOC		27	\$120		NA	NA
Marriagpel'amily Counselor	Life Care Planner		\$120	NA		NA
Pastorial Courseior						
School Courselor						
Social Worker Clinical         27         \$120         \$120         NA         NA         NA         SA         SA         NA         NA         SA         \$131         NA         NA         SA         \$131         \$140         NA         NA         \$151         \$131         \$151         \$131         \$151         \$131         \$151         \$131         \$150         NA         NA         \$131         \$150         NA         NA         \$131         \$150         NA						
Medical Dosimetrist   29   \$140   \$NA   \$NA   \$131   Pharmanist   29   \$140   \$NA   \$NA   \$151   \$						
Pharmasist						
Postpartum Care Provider/Doula						
Acupincurius Student   S						
Intensive Care Unit/Continuous EEQ (ICU/cEEQ) Specialist						
Long-Term Monitoring for Epilepsy (LTME) Specialist   33   \$150   NA	·					
Cornective   Therapist   35   \$157   \$157   \$213   \$205		33	\$150	NA	NA	NA
Kinesiotherapist	Retail Druggist	33	\$150	NA	\$151	NA
Nurse Surgical Assistants (Excl. NP and DNP) Physical Therapist 35						
Physical Therapist   35						
Reinabilitation Therapist, or any other therapist working with physical rehabilitation , NOC         35         \$157         \$157         NA         \$176           Sports Medicine Therapist         35         \$157         \$157         NA         \$370           Basic/ Intermediate EMT         37         \$159         \$150         NA         \$228           Circulation Technician / Technologist         39         \$165         \$150         NA         \$276           Exercise Physiologist         39         \$165         \$165         NA         NA           Filness Professional         39         \$165         \$165         NA         NA           Kenisologist         39         \$165         \$165         NA         \$205           Finesologist (including Instructor         39         \$165         \$165         NA         \$205           Personal Trainer, Certified         39         \$165         \$165         NA         \$205           Sports Medicine Instructor         39         \$165         \$165         NA         \$205           Aparamedic/EMT         43         \$176         \$17         NA         \$205           Cinthecist (including IONM interpretation /non-supervisory)         45         \$192         \$192<						
Sports Medicine Therapist         35         \$157         \$157         NA         \$370           Basic Intermediate EMT         37         \$159         \$159         NA         \$228           Circulation Technician / Technologist         39         \$165         \$155         NA         \$216           Exercise Physiologist         39         \$165         \$165         NA         \$205           Fliess Professional         39         \$165         \$165         NA         NA           Health Educator/Wellness Counselor         39         \$165         \$165         NA         \$205           Kinesiologist         39         \$165         \$165         NA         \$205           Personal Trainer, Certified         39         \$165         \$165         NA         \$205           Personal Trainer, Certified         39         \$165         \$165         NA         NA           Audiologist (including lONMi interpretation /non-supervisory)         41         \$1,350         NA         NA           Audiologist (including lONMi interpretation /non-supervisory)         41         \$1,350         NA         NA           Chriopedia Assistant         45         \$192         \$176         NA         \$205	· ·					
Basic Intermediate EMT         37         \$159         \$159         NA         \$228           Circulation T-echnician / Technologist         39         \$165         \$150         NA         \$176           Exercise Physiologist         39         \$165         \$165         NA         \$205           Fitness Professional         39         \$165         \$165         NA         NA           Health Educator/Wellness Counselor         39         \$165         \$165         NA         \$205           Kinesiologist         39         \$165         \$165         NA         \$205           Personal Trainer, Certified         39         \$165         \$165         NA         NA           Sports Medicine Instructor         39         \$165         \$165         NA         NA           Aports Medicine Instructor         43         \$176         NA         \$276           Childrouting IONM interpretation /non-supervisory)         41         \$1320         NA         NA           Paramedic/EMT         43         \$176         NA         \$276           Enterositomal Therapist         45         \$192         \$192         NA         \$205           Chitopedic Assistant         47         \$183						
Circulation Technician / Technologist         39         \$165         \$150         NA         \$176           Exercise Physiologist         39         \$165         \$165         NA         \$205           Fitness Professional         39         \$165         \$165         NA         NA           Health Educator/Wellness Counselor         39         \$165         \$165         NA         \$205           Kinesiologist         39         \$165         \$165         NA         \$205           Personal Trainer, Certified         39         \$165         \$165         NA         \$370           Audiologist (including IONM interpretation /non-supervisory)         41         \$1,350         NA         NA         NA           Audiologist (including IONM interpretation /non-supervisory)         41         \$1,350         NA         NA         NA           Paramedic/EMT         45         \$192         \$176         NA         \$276           Enterostomal Therapist         45         \$192         \$175         NA         \$205           Orthopedic Assistant         47         \$183         NA         \$184         \$205           Orthopid / Prosthelist         47         \$183         NA         NA         \$176 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Exercise Physiologist Fitness Professional 39 \$165 \$165 NA \$205 Fitness Professional 39 \$165 \$165 NA NA NA Pathether Educator/Wellness Counselor 39 \$165 \$165 NA \$205 Kinesiologist Personal Trainer, Certified 39 \$165 \$165 NA NA NA \$205 Personal Trainer, Certified 39 \$165 \$165 NA NA NA \$205 Personal Trainer, Certified 39 \$165 \$165 NA NA NA \$205 Personal Trainer, Certified 39 \$165 \$165 NA NA NA \$205 Personal Trainer, Certified 39 \$165 \$165 NA NA \$205 NA NA \$20						
Filness Professional Health Educator/Wellness Counselor  Algale Educator Certified						
Kinesiologist   39   \$165   \$165   \$18   \$		39	\$165	\$165	NA	NA
Personal Trainer, Certified         39         \$165         \$165         NA         NA           Sports Medicine Instructor         39         \$165         \$165         NA         \$370           Audiologist (including IONM interpretation /non-supervisory)         43         \$176         \$176         NA         NA           Personal Trainer         43         \$176         \$176         NA         \$276           Enterostomal Therapist         45         \$192         \$192         NA         \$205           Orthopedic Assistant         45         \$192         \$175         NA         \$205           Orthopedic Assistant         47         \$183         NA         \$194         \$205           Orthopedic Assistant         47         \$183         NA         NA         \$205           Portholidit         47         \$183         NA         NA         \$176         \$172         \$183         \$184 <td>Health Educator/Wellness Counselor</td> <td>39</td> <td>\$165</td> <td>\$165</td> <td>NA</td> <td>\$205</td>	Health Educator/Wellness Counselor	39	\$165	\$165	NA	\$205
Sports Medicine Instructor         39         \$165         \$165         NA         \$370           Audiologist (including IONM interpretation /non-supervisory)         41         \$1,350         NA         NA         NA           Paramedic/EMT         43         \$176         \$176         NA         \$276           Enterostomal Therapist         45         \$192         \$192         NA         \$205           Orthoptist / Prosthetist         47         \$183         NA         \$194         \$205           Orthoptist / Prosthetist         47         \$183         NA         \$14         \$205           Orthoptist / Prosthetist         47         \$183         NA         NA         \$205           Urgas Invise Consultant / RN / LPN         47         \$183         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         \$165         \$213         \$205           Psychologist/psychotherapist         51         \$220         \$220         \$213         \$205           Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colinical Nurse Speciallist - Educator, Consultant, Administrator, Researcher(with prescriptive authority)         55<						
Audiologist (including IONM interpretation /non-supervisory)         41         \$1,350         NA         NA           Paramedic/EMT         43         \$176         \$176         NA         \$276           Enterostomal Therapist         45         \$192         \$192         NA         \$205           Orthopedic Assistant         47         \$183         NA         \$194         \$205           Orthoist / Prosthetist         47         \$183         NA         \$194         \$205           Legal Nurse Consultant / RN / LPN         47         \$183         NA         NA         \$176           Nurse Educator / RN / LPN         47         \$183         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         213         NA           Massage Therapist         49         \$213         NA         213         NA           Althetic Trainer         51         \$220         \$220         \$213         \$205           Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colinical Nurse Specialist- Educator, Consultant, Administrator, Researcher(with prescriptive authority)         55         \$563         NA         <						
Paramedic/EMT         43         \$176         \$176         NA         \$276           Enterostomal Therapist         45         \$192         \$192         NA         \$205           Orthopiedic Assistant         45         \$192         \$175         NA         \$205           Orthotist / Prosthetist         47         \$183         NA         \$194         \$205           Legal Nurse Consultant / RN / LPN         47         \$183         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         NA         NA           Malbetta Structural body worker         49         \$213						
Enterostomal Therapist         45         \$192         \$192         NA         \$205           Orthopedic Assistant         45         \$192         \$175         NA         \$205           Orthopist / Prosthetist         47         \$183         NA         \$194         \$205           Legal Nurse Consultant / RN / LPN         47         \$183         NA         NA         \$176           Nurse Educator / RN / LPN         47         \$183         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         213         NA           Massage Therapist         49         \$213         \$165         \$213         \$205           Athletic Trainer         51         \$220         \$220         \$213         \$205           Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         NA         NA         <						
Orthopedic Assistant         45         \$192         \$175         NA         \$205           Orthotist / Prosthetist         47         \$183         NA         \$194         \$205           Legal Nurse Consultant / RN / LPN         47         \$183         NA         NA         \$176           Nurse Educator / RN / LPN         47         \$183         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         213         NA           Massage Therapist         49         \$213         \$165         \$213         \$205           Athletic Trainer         51         \$220         \$223         \$205           Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Intraoperative NeuroMonitoring (IONM) Technologist, Supervised         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         \$772         NA         \$617           Autotransfusionist         57         \$772         NA         NA         NA           Cosmetic Practice						
Orthotist / Prosthetist         47         \$183         NA         \$194         \$205           Legal Nurse Consultant / RN / LPN         47         \$183         NA         NA         \$176           Nurse Educator / RN / LPN         47         \$183         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         213         NA           Massage Therapist         49         \$213         \$165         \$213         \$205           Athletic Trainer         51         \$220         \$220         \$213         \$205           Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)         55         \$563         NA         NA         NA           Intraoperative NeuroMonitoring (IONM) Technologist, Supervised         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         NA         NA         NA           Cosmetic Practice         59         \$900         NA						
Legal Nurse Consultant / RN / LPN         47         \$183         NA         NA         \$176           Nurse Educator / RN / LPN         47         \$183         NA         NA         \$176           Heller worker, Rolfer, Structural body worker         49         \$213         NA         213         NA           Massage Therapist         49         \$213         \$165         \$213         \$205           Athletic Trainer         51         \$220         \$220         \$213         \$205           Psychologist/psychotherapist         55         \$563         NA         NA         NA           Cloin Hydrotherapist         55         \$563         NA         NA         NA           Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)         55         \$563         NA         NA         NA           Intraoperative NeuroMonitoring (IONM)         Technologist, Supervised         55         \$563         NA         NA         NA           Acututransfusionist         57         \$772         \$772         NA         \$617           Autotransfusionist         59         \$900         NA         NA           Cosmetic Practice         59         \$900         NA						
Nurse Educator / RN / LPN         47         \$183         NA         NA         \$176           Heller worker,Rolfer, Structural body worker         49         \$213         NA         213         NA           Massage Therapist         49         \$213         \$165         \$213         \$205           Athletic Trainer         51         \$220         \$220         \$213         \$205           Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Intraoperative NeuroMonitoring (IONM) Technologist, Supervised         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         \$772         NA         NA         NA           Autotransfusionist         57         \$772         NA         NA         NA           Cosmetic Practice         59         \$900         NA         NA         NA           Esthesitician <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Massage Therapist       49       \$213       \$165       \$213       \$205         Athletic Trainer       51       \$220       \$220       \$213       \$205         Psychologist/psychotherapist       53       \$415       \$432       NA       NA         Colon Hydrotherapist       55       \$563       NA       NA       NA         Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)       55       \$563       NA       NA       NA         Intraoperative NeuroMonitoring (IONM)       Technologist, Supervised       55       \$563       NA       NA       NA         Acupuncturist       57       \$772       \$772       NA       \$617         Acupuncturist       57       \$7772       NA       NA       \$617         Cosmetic Practice       59       \$900       NA       NA       NA         Esthestician       59       \$900       NA       NA       NA         Intraoperative NeuroMonitoring (IONM)       Technologist, Unsupervised       59       \$900       NA       NA       NA         Perfusionist       59       \$900       NA       NA       NA       NA       NA         Anesthesia Assistant		47	\$183	NA	NA	\$176
Athletic Trainer         51         \$220         \$213         \$205           Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)         55         \$563         NA         NA         \$176           Intraoperative NeuroMonitoring (IONM) Technologist, Supervised         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         \$772         NA         \$617           Autotransfusionist         57         \$772         NA         NA         NA           Esthestician         59         \$900         NA         NA         NA           Esthestician         59         \$900         NA         NA         NA           Intraoperative NeuroMonitoring (IONM) Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         NA         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA	Heller worker,Rolfer, Structural body worker	49	\$213	NA	213	NA
Psychologist/psychotherapist         53         \$415         \$432         NA         NA           Colon Hydrotherapist         55         \$563         NA         NA         NA           Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)         55         \$563         NA         NA         \$176           Intraoperative NeuroMonitoring (IONM) Technologist, Supervised         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         \$772         NA         NA         \$617           Autotransfusionist         57         \$772         NA         NA         NA         \$617           Cosmetic Practice         59         \$900         NA         NA         NA           Esthestician         59         \$900         NA         NA         NA           Intraoperative NeuroMonitoring (IONM) Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         NA         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399						
Colon Hydrotherapist         55         \$563         NA         NA         S176           Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)         55         \$563         \$540         NA         \$176           Intraoperative NeuroMonitoring (IONM) Technologist, Supervised         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         \$772         NA         \$617           Autotransfusionist         57         \$772         NA         NA         NA           Cosmetic Practice         59         \$900         NA         NA         NA           Esthestician         59         \$900         NA         NA         NA           Intraoperative NeuroMonitoring (IONM) Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         NA         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA           Naturopath         63         \$4,399         NA         NA           Naturopath         63         \$4,399         NA         NA           Naturopath         65						
Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)         55         \$563         \$540         NA         \$176           Intraoperative NeuroMonitoring (IONM)         Technologist, Supervised         55         \$563         NA         NA         NA           Acupuncturist         57         \$772         \$772         NA         \$617           Autotransfusionist         57         \$7772         NA         NA         \$617           Cosmetic Practice         59         \$900         NA         NA         NA           Esthestician         59         \$900         NA         NA         NA           Intraoperative NeuroMonitoring (IONM)         Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         NA         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         65         \$390         NA         NA         NA           Clinical Research Associate         65         \$390						
Intraoperative NeuroMonitoring (IONM) Technologist, Supervised 55 \$563 NA NA NA Acupuncturist 57 \$772 \$772 NA \$617 Autotransfusionist 57 \$772 NA NA \$617 Autotransfusionist 59 \$900 NA NA NA Esthestician 59 \$900 NA NA NA NA Intraoperative NeuroMonitoring (IONM) Technologist, Unsupervised 59 \$900 NA NA NA NA Perfusionist 59 \$900 NA NA NA NA NA Perfusionist 59 \$900 NA NA NA NA NA Anesthesia Assistant 59 \$900 NA NA NA NA NA NA Anesthesia Assistant 59 \$900 NA						
Acupuncturist         57         \$772         \$772         NA         \$617           Autotransfusionist         57         \$772         NA         NA         \$617           Cosmetic Practice         59         \$900         NA         NA         NA           Esthestician         59         \$900         NA         NA         NA           Intraoperative NeuroMonitoring (IONM)         Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         \$150         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA						
Autotransfusionist 57 \$772 NA NA \$617 Cosmetic Practice 59 \$900 NA NA NA Esthestician 59 \$900 NA						
Cosmetic Practice         59         \$900         NA         NA         NA           Esthestician         59         \$900         NA         NA         NA           Intraoperative NeuroMonitoring (IONM)         Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         \$150         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA	·					
Esthestician         59         \$900         NA         NA         NA           Intraoperative NeuroMonitoring (IONM) Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         \$150         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA						
Intraoperative NeuroMonitoring (IONM)         Technologist, Unsupervised         59         \$900         NA         NA         NA           Perfusionist         59         \$900         \$150         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA						
Perfusionist         59         \$900         \$150         NA         NA           Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA						
Anesthesia Assistant         61         \$7,313         NA         NA         NA           Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA						
Naturopath         63         \$4,399         NA         NA         NA           Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA						
Registered Radiology Assistant         63         \$4,399         NA         NA         NA           Clinical Research Associate         65         \$390         NA         NA         NA						
Clinical Research Associate 65 \$390 NA NA NA	·					
	Clinical Research Associate Clinical Research Coordinator	65 67	\$390 \$840	NA NA	NA NA	NA NA

# EXHIBIT II - B (1)

# ILLINOIS

# HEALTHCARE PROFESSIONAL LIABILITY

# SELF-EMPLOYED RATE COMPARISON

	FA1	re1	[C]	ID1	re1
	[A]	[B]	Employed Ra	[D]	<u>[E]</u>
	1	<u>381</u>	Linpioyeu Ka	1100	
	MedPro's	Medpro's			
	Proposed	Proposed	CNA	CIC's	AIG's
	Class	1M/3M OC	1M/3M OC	1M/3M OC	1M/3M OC
Class Description	Plan	Rate	Rate	Rate	Rate
Student(excl Acupuncturist, CRNA, NP, Physician's or surgical assistants)	2	NA	NA	NA	\$23
Dental Assistant	4	\$192	\$192	\$252	\$69
Geriatric Nursing Assistant	4	\$192	\$192	NA	\$104
Laboratory Aide	4	\$192	\$192	NA	\$104
Other Healthcare Aide(excl Home Health Aide)	4	\$192	\$192	NA	\$104
Physical Therapy Aide	4	\$192	\$192	NA	NA
Interpreter for the deaf	6 8	\$116 \$250	NA \$275	\$116 \$252	NA \$101
Dental Hygienist Anesthesia Technicians/Technologist	10	\$250 \$225	φ275 NA	φ∠5∠ NA	NA NA
Physical Therapy Assistant	10	\$225	\$225	\$270	\$132
Rehabilitation Assistant	10	\$225	\$225	NA NA	\$176
Caregiver/Home Healthcare Professional/Home Health Aide	12	\$85	NA	NA	\$104
Nurses Aide , or any other non-licensed healthcare aide NOC	12	\$85	\$192	NA	\$82
Nursing Assistant, or any other healthcare specialty assistant NOC, excluding L&D and Surgical	12	\$85	\$192	NA	\$104
Volunteer EMT	12	\$85	\$83	NA	\$92
Certified Occupational Therapist Assistant	14	\$230	\$211	NA	NA
CPR Trainer	14	\$230	NA	\$318	NA
Drama Therapist	14	\$230	NA	\$318	NA
Occupational Therapist Assistant	14	\$230	\$211	\$227	NA
Audiologist (Excluding IONM)/Speech Pathologist	16	\$148	\$148	\$143	\$104 \$104
Speech Hearing Therapist Orthopedic Technician	16 18	\$148 \$940	\$148 NA	NA \$938	\$104 NA
Lactation Consultant/IBCLC	20	\$109	NA	NA	NA
Lactation Counselor	20	\$109	NA	NA	NA
Biomedical Technician/Technologist	22	\$192	\$192	NA	\$104
Blood Bank Technician/Technologist	22	\$192	\$192	NA	\$104
Cardiology Technician/Technologist	22	\$192	\$192	NA	\$104
Certified Lab Technician/Technologist	22	\$192	\$192	NA	\$104
Certified Medical Assistant	22	\$192	\$192	NA	\$104
Clinical Laboratory Technician/Technologist	22	\$192	\$192	NA	\$104
Community Health Assistant	22	\$192	\$192	NA	\$104
Community Health Technician/Technologist	22	\$192	\$192	NA	\$104 \$200
Diagnostic Medical Sonographer	22 22	\$192 \$192	\$192 \$192	NA NA	\$299 \$104
Dialysis Technician/Technologist EEG / Electroneurodiagnostic Technician / Technologist	22	\$192 \$192	\$192 \$192	NA NA	\$104
EKG / Electrocardiograph Technician / Technologist	22	\$192	\$192	NA NA	\$104
Electrologist	22	\$192	\$192	\$478	\$104
Evoked Potential (EVT) Technologist	22	\$192	NA	NA	NA
Histologic Technician/Technologist	22	\$192	\$192	NA	\$104
Medical Technician	22	\$192	\$192	\$526	\$104
Medical (Office) Assistant	22	\$192	\$192	NA	\$104
Medical Laboratory Technician / Technologist	22	\$192	\$192	\$526	\$104
Medical Records Administrator	22	\$192	\$192	NA	\$104
Medical Records Technician	22	\$192	\$192	\$318	\$104
Medical Technician/Technologist Assistant, or any other NOC Technician or Technologist	22	\$192	\$192 \$102	NA	\$104 \$104
Medical Technologist Mental Retardation Workers	22 22	\$192 \$192	\$192 \$192	NA NA	\$104 NA
Nerve Conduction Studies (NCS) Technologist	22	\$192	NA	NA	NA
Nuclear Medical Technician/Technologist	22	\$192	\$192	NA	\$104
Pathologist Assistant	22	\$192	NA	NA	\$104
Pharmacy Technician / Technologist	22	\$192	\$175	\$332	\$104
Phlebotomist	22	\$192	\$192	NA	\$104
Polysomnographic Sleep Technicians	22	\$192	NA	NA	NA
Radiation Therapist	22	\$192	\$192	NA	\$104
Radiation Therapy Technologist	22	\$192	\$192	NA	\$104
Surgical Technician / Technologist	22	\$192	\$184	NA	\$104
X-Ray Technician / technologist, or any other radiological or sonographic technician / technologist NOC	22	\$192	\$192	NA COAO	\$104
Art Therapist	24	\$330	\$329	\$318	\$299
Chiropractic Assistant	24	\$330	\$250	NA	NA
Clinical Nurse Specialist- No prescriptive authority	24	\$330	\$331	NA ©240	NA tago
Dance Therapist Dietician	24 24	\$330 \$330	\$329 \$275	\$318 \$283	\$299 \$104
Licensed Practicing Nurse/Licensed Vocational Nurse	24 24	\$330 \$330	\$275 \$331	\$283 \$385	\$104 NA
Horticultural Therapist	24	\$330	NA NA	NA	\$299
Music I herapist	24	\$330	\$329	\$318	\$299

# EXHIBIT II - B (2)

# ILLINOIS

# HEALTHCARE PROFESSIONAL LIABILITY

# SELF-EMPLOYED RATE COMPARISON

	[A]	<u>[B]</u>	[C]	<u>[D]</u>	<u>[E]</u>
		<u>Self</u>	Employed Ra	<u>ites</u>	
Class Description	MedPro's Proposed Class Plan	Medpro's Proposed 1M/3M OC Rate	<u>CNA's</u> 1M/3M OC <u>Rate</u>	CIC's 1M/3M OC Rate	AIG's 1M/3M OC Rate
Navigator	24	\$330	NA	NA	NA
Nutritionist Communication of the control of the co	24	\$330	\$275	\$283	\$104
Occupational Therapist Podiatric Assistant	24 24	\$330 \$330	\$211 \$250	\$227 NA	\$268 NA
Recreation Therapist	24	\$330	\$329	NA NA	\$299
RNs, LVNs, LPNs, - NOC excluding Labor and Delivery and Surgical	24	\$330	\$331	\$385	\$101
Respiratory Care Provider	24	\$330	\$300	NA	\$268
Respiratory Therapist	24	\$330	\$300	\$350	\$268
Respiratory Therapy Assistant/Technician/Technologist Pedorthist	24 26	\$330 \$300	\$250 \$310	NA NA	\$268 NA
Alcohol/Drug counselor	28	\$300	\$317	\$226	NA NA
Case Manager	28	\$300	\$317	NA	NA
Life Care Planner	28	\$300	NA	NA	NA
Clinical/Rehabilitation Counselor, or any counselor NOC	28	\$300	\$317	\$451	NA
Marriage/Family Counselor Pastoral Counselor	28 28	\$300 \$300	\$254 \$317	NA NA	NA NA
School Counselor	28 28	\$300 \$300	\$317 \$317	NA NA	NA NA
Social Worker Clinical	28	\$300	\$288	NA	NA
Medical Dosimetrist	30	\$374	NA	NA	\$392
Pharmacist	30	\$374	\$374	\$407	\$392
Postpartum Care Provider/Doula	30	\$374	NA	NA	\$111
Acupuncturist Student Intensive Care Unit/Continuous EEG (ICU/cEEG) Specialist	32 34	NA \$400	NA NA	NA NA	NA NA
Long-Term Monitoring for Epilepsy (LTME) Specialist	34	\$400	NA	NA	NA NA
Retail Druggist	34	\$400	NA	\$407	NA
Corrective Therapist	36	\$440	\$448	\$1,032	\$205
Kinesiotherapist	36	\$440	\$448	NA	\$205
Nurse Surgical Assistants (Excl. NP and DNP) Physical Therapist	36 36	\$440 \$440	NA \$448	NA \$576	\$104 \$370
Rehabilitation Therapist, or any other therapist working with physical rehabilitation , NOC	36	\$440	\$448	NA	\$176
Sports Medicine Therapist	36	\$440	\$448	NA	\$370
Basic/ Intermediate EMT	38	\$229	\$229	NA	\$228
Circulation Technician / Technologist	40	\$200	\$300	NA	\$176
Exercise Physiologist Fitness Professional	40 40	\$200 \$200	\$200 \$200	NA NA	\$205 NA
Health Educator/Wellness Counselor	40	\$200	\$200	NA	\$205
Kinesiologist	40	\$200	\$200	NA	\$205
Personal Trainer, Certified	40	\$200	\$200	NA	NA
Sports Medicine Instructor	40	\$200	\$200	NA	\$370
Audiologist (including IONM interpretation /non-supervisory) Paramedic/EMT	42 44	\$1,500 \$250	NA \$252	NA NA	NA \$276
Enterostomal Therapist	46	\$329	\$329	NA	\$205
Orthopedic Assistant	46	\$329	\$300	NA	\$205
Orthotist / Prosthetist	48	\$183	NA	NA	\$617
Legal Nurse Consultant / RN / LPN	48	\$183	NA	NA	\$176
Nurse Educator / RN / LPN Heller worker,Rolfer, Structural body worker	48 50	\$183 \$1,032	NA NA	NA 1032	\$176 NA
Massage Therapist	50	\$1,032	\$192	\$1,032	\$205
Athletic Trainer	52	\$1,044	\$1,044	1032	\$617
Psychologist/psychotherapist	54	\$912	\$912	NA	NA
Colon Hydrotherapist	56	\$694	NA COO.4	NA	NA 0470
Clinical Nurse Specialist- Educator, Consultant, Administrator, Researcher (with prescriptive authority)	56 56	\$694 \$604	\$694	NA	\$176
Intraoperative NeuroMonitoring (IONM) Technologist, Supervised Acupuncturist	56 58	\$694 \$772	NA \$772	NA NA	NA \$617
Autotransfusionist	58	\$772	NA	NA	\$617 \$617
Cosmetic Practice	60	\$1,100	NA	NA	NA
Esthestician	60	\$1,100	NA	NA	NA
Intraoperative NeuroMonitoring (IONM) Technologist, Unsupervised	60	\$1,100	NA	NA	NA
Perfusionist	60	\$1,100	\$300	NA	NA
Anesthesia Assistant	62	\$7,313	NA	NA	NA
Naturopath	64	\$4,399	NA	NA	NA
Registered Radiology Assistant	64	\$4,399	\$3,888	NA	NA
Clinical Research Associate	66	\$390	NA	NA	NA
Clinical Research Coordinator	68	\$840	NA	NA	NA

# Exhibit III - A

#### ILLINOIS

# HEALTHCARE PROFESSIONAL LIABILITY (Occurrence Only)

# CALCULATION OF UNDERWRITING PROFIT PROVISION REFLECTING INVESTMENT INCOME

			Premium		LLAE
Investment Income Rate	4.34%		Collection		Payment
		Time	Pattern	Time	Pattern
Investment Income Tax Rate	25.9%				
Underwriting Tax Rate	35.0%	0.00	70.0%	0.00	0.0%
		0.25	10.0%	0.50	0.1%
UEPR/Surplus Ratio	3.23	0.50	10.0%	1.50	4.0%
LLAE Reserve/Surplus Ratio	3.06	0.75	10.0%	2.50	11.7%
		1.00	0.0%	3.50	19.9%
Variable Expense Ratio	11.3%			4.50	17.3%
Fixed Expense Ratio	5.3%			5.50	16.8%
				6.50	12.0%
LLAE Ratio	78.4%			7.50	7.9%
				8.50	4.0%
Combined Ratio	95.0%			9.50	2.3%
				10.50	1.7%
				11.50	1.3%
Underwriting Profit Provision	5.0%			12.50	0.5%
				13.50	0.4%
				14.50	0.0%
Total Return on Surplus	11.6%			15.50	0.1%

		(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)		(9)		(10)	(11)		(12)		(13)		(14)	(	(15)
																					Tax Code			Ch	nange in			T	ax on
																			С	hange in	Reserve	Di	scounted	Dis	scounted	Ta	x Code		x Code
	С	ollected	- 1	Earned			CI	nange in	١	Written	E	arned	- Ir	curred		Paid		LLAE		LLAE	Discount		LLAE		LLAE		UW	- 1	UW
Time	Р	remium	Р	remium		UEPR		UEPR	E	xpenses	Exp	penses		LLAE		LLAE	R	eserve	F	Reserve	Factors	F	Reserve	R	eserve	Pro	ofit/Loss	Prof	fit/Loss
																													ļ
0.00	\$	70.00	\$	-	\$	100.00	\$	100.00	\$	11.29	\$	-	\$	-	\$	-	\$	-	\$	-	0.8490	\$	-	\$	-	\$	8.71	\$	3.05
0.25	\$	10.00	\$	25.00	\$	75.00	\$	(25.00)		-	\$	1.33	\$	19.60	\$	0.10	\$	19.50	\$	19.50	0.8490		16.56	\$	16.56	\$	2.02		0.71
0.50	\$	10.00	\$	25.00	\$	50.00	\$	(25.00)	\$	-	\$	1.33	\$	19.60	\$	-	\$	39.10	\$	19.60	0.8490	\$	33.20	\$	16.64	\$	2.03	\$	0.71
0.75	\$	10.00	\$	25.00	\$	25.00	\$	(25.00)	\$	-	\$	1.33	\$	19.60	\$	-	\$	58.71	\$	19.60	0.8490	\$	49.84	\$	16.64	\$	2.03	\$	0.71
1.00	\$	-	\$	25.00	\$	-	\$	(25.00)	\$	-	\$	1.33	\$	19.60	\$	-	\$	78.31	\$	19.60	0.8490	\$	66.48	\$	16.64	\$	2.03	\$	0.71
1.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	3.17	\$	75.14	\$	(3.17)	0.8752	\$	65.77	\$	(0.72)	\$	(2.45)	\$	(0.86)
2.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	9.14	\$	66.00	\$	(9.14)	0.9133	\$	60.28	\$	(5.49)	\$	(3.65)	\$	(1.28)
3.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	15.59	\$	50.41	\$	(15.59)	0.9393	\$	47.35	\$	(12.93)	\$	(2.66)	\$	(0.93)
4.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	13.58	\$	36.83	\$	(13.58)	0.9069	\$	33.40	\$	(13.95)	\$	0.37	\$	0.13
5.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	13.19	\$	23.64	\$	(13.19)	0.9508	\$	22.48	\$	(10.93)	\$	(2.27)	\$	(0.79)
6.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	9.41	\$	14.23	\$	(9.41)	0.8798	\$	12.52	\$	(9.96)	\$	0.55	\$	0.19
7.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	6.19	\$	8.04	\$	(6.19)	0.8895	\$	7.15	\$	(5.37)	\$	(0.82)	\$	(0.29)
8.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	_	\$	-	\$	3.17	\$	4.88	\$	(3.17)	0.9173	s	4.47	\$	(2.68)	s	(0.49)	\$	(0.17)
9.25	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	1.78	\$	3.10	\$	(1.78)	0.9585	\$	2.97	\$	(1.51)	\$	(0.27)	\$	(0.10)
10.25	\$	-	s	-	\$	-	\$	-	\$	-	\$	_	\$	-	\$	1.30	\$	1.80	\$	(1.30)	0.8886	s	1.60	\$	(1.37)	s	0.07	\$	0.03
11.25	\$	-	s	_	\$	-	\$	-	\$	-	\$	-	\$	_	\$	1.01	\$	0.78	\$	(1.01)	0.8886	\$	0.70	\$	(0.90)		(0.11)	\$	(0.04)
12.25	\$	-	s	-	\$	-	\$	-	\$	-	\$	_	\$	-	\$	0.36	\$	0.42	\$	(0.36)	0.8886	\$	0.37	\$	(0.32)		(0.04)		(0.01)
13.25	\$	-	s	-	\$	-	\$	-	\$	-	\$	-	\$	_	\$	0.33	\$	0.09	\$	(0.33)	0.8886		0.08	\$	(0.29)		(0.04)		(0.01)
14.25	\$	_	s	_	\$	_	\$	_	\$	_	\$	_	\$	_	\$	-	\$	0.09	\$	-	0.8886		0.08	\$	-	\$	-	\$	-
15.25	\$	_	Š	_	\$	_	\$	_	\$	_	\$	_	\$	_	\$	0.09	\$	-	\$	(0.09)	0.8886		-	s	(0.08)	\$	(0.01)	\$	(0.00)
. 5.20	ľ		*		*		*		7		-		Ť		7	3.00	7		*	(3.00)	3.0000	~		~	(5.00)	~	(2.01)	-	(2.00)
Totals	\$	100.00	\$	100.00			\$	-	\$	11.29	\$	5.30	\$	78.41	\$	78.41			\$	-				\$	-	\$	5.00	\$	1.75

		(16)		(17)		(18)	(19)			(20)		(21)		(22)	(23)		(24)		(25)
				From R	000	1/00					_	rom Requi	rod	Curoluc					
			_	FIOILIN		estment			CI	nange in	- ''	OIII Kequi		estment	ł		11.55%	Di	scounted
		Total	Inv	estment		ncome	P	equired		eauired	Inv	estment		ncome		Cash	Discount	Di	Cash
Time		eserves		ncome		t of Tax		Surplus	Surplus			ncome	Net of Tax			Flow	Factors		Flow
111110	144	5361463		icome	140	t or rax	١	Juipius	٠	Juipius		ncome	140	A OI TAX		11000	1 401013		1 100
0.00	\$	100.00	\$	-	\$	-	\$	61.00	\$	61.00	\$	-	\$	-	\$	(105.34)	1.0000	\$	(105.34)
0.25	\$	94.50	\$	1.07	\$	0.79	\$	49.61	\$	(11.39)	\$	0.65	\$	0.48	\$	26.03	0.9730	\$	25.33
0.50	\$	89.10	\$	1.01	\$	0.75	\$	38.26	\$	(11.35)	\$	0.53	\$	0.39	\$	25.85	0.9468	\$	24.48
0.75	\$	83.71	\$	0.95	\$	0.70	\$	26.90	\$	(11.35)	\$	0.41	\$	0.30	\$	25.72	0.9213	\$	23.70
1.00	\$	78.31	\$	0.89	\$	0.66	\$	25.55	\$	(1.35)	\$	0.29	\$	0.21	\$	5.59	0.8965	\$	5.01
1.25	\$	75.14	\$	0.84	\$	0.62	\$	24.52	\$	(1.03)	\$	0.27	\$	0.20	\$	2.71	0.8723	\$	2.37
2.25	\$	66.00	\$	3.26	\$	2.42	\$	21.53	\$	(2.98)	\$	1.06	\$	0.79	\$	7.46	0.7820	\$	5.84
3.25	\$	50.41	\$	2.86	\$	2.12	\$	16.45	\$	(5.09)	\$	0.93	\$	0.69	\$	8.83	0.7010	\$	6.19
4.25	\$	36.83	\$	2.19	\$	1.62	\$	12.02	\$	(4.43)	\$	0.71	\$	0.53	\$	6.45	0.6284	\$	4.05
5.25	\$	23.64	\$	1.60	\$	1.18	\$	7.71	\$	(4.30)	\$	0.52	\$	0.39	\$	6.67	0.5633		3.76
6.25	\$	14.23	\$	1.03	\$	0.76	\$	4.64	\$	(3.07)	\$	0.33	\$	0.25	\$	3.89	0.5050	\$	1.96
7.25	\$	8.04	\$	0.62	\$	0.46	\$	2.62	\$	(2.02)	\$	0.20	\$	0.15	\$	2.91	0.4527	\$	1.32
8.25	\$	4.88	\$	0.35	\$	0.26	\$	1.59	\$	(1.03)	\$	0.11	\$	0.08	\$	1.55	0.4058		0.63
9.25	\$	3.10	\$	0.21	\$	0.16	\$	1.01	\$	(0.58)	\$	0.07	\$	0.05	\$	0.88	0.3638		0.32
10.25	\$	1.80	\$	0.13	\$	0.10	\$	0.59	\$	(0.42)	\$	0.04	\$	0.03	\$	0.53	0.3261		0.17
11.25	\$	0.78	\$	0.08	\$	0.06	\$	0.26	\$	(0.33)	\$	0.03	\$	0.02	\$	0.45	0.2924		0.13
12.25	\$	0.42	\$	0.03	\$	0.03	\$	0.14	\$	(0.12)	\$	0.01	\$	0.01	\$	0.17	0.2621		0.04
13.25	\$	0.09	\$	0.02	\$	0.01	\$	0.03	\$	(0.11)	\$	0.01	\$	0.00	\$	0.14	0.2350		0.03
14.25	\$	0.09	\$	0.00	\$	0.00	\$	0.03	\$	-	\$	0.00	\$	0.00	\$	0.00	0.2106		0.00
15.25	\$	-	\$	0.00	\$	0.00	\$	-	\$	(0.03)	\$	0.00	\$	0.00	\$	0.04	0.1888	\$	0.01
Totals			\$	17.15	\$	12.70			\$	_	\$	6.19	\$	4.59	\$	20.54		\$	0.00

#### Exhibit III - B

#### ILLINOIS

#### HEALTHCARE PROFESSIONAL LIABILITY

# CALCULATION OF RESERVE-TO-SURPLUS RATIO, INVESTMENT INCOME RATE, AND EFFECTIVE FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

The LLAE reserve/surplus ratio is the ratio of direct LLAE reserves as determined from the Insurance Expense Exhibit to policyholder surplus as determined from the Annual Statement.

Year	Direct Unpaid Losses	[	Direct Unpaid LAE	Direct Unpaid Total LLAE	ı	Policyholder Surplus	Ratio	
2009	\$ 1,760,767,000	\$	781,444,000	\$ 2,542,211,000	\$	722,816,479		3.52
2010	\$ 1,833,049,000	\$	813,147,000	\$ 2,646,196,000	\$	755,707,455		3.50
2011	\$ 1,853,094,000	\$	794,699,000	\$ 2,647,793,000	\$	863,910,120		3.06
Selected								3.06

The rate of return is the ratio of net investment income earned to mean cash and invested assets as determined from the Annual Statement.

Year	Prior Year Cash and Invested Assets	Current Year Cash and Invested Assets	Mean Cash and Invested Assets	Net Investment Income	Rate of Return
2009	\$ 1,756,057,973	\$ 1,976,839,439	\$ 1,866,448,706	\$ 83,892,685	4.49%
2010	\$ 1,976,839,439	\$ 2,104,360,496	\$ 2,040,599,968	\$ 85,414,752	4.19%
2011	\$ 2,104,360,496	\$ 2,275,802,595	\$ 2,190,081,546	\$ 95,314,696	4.35%
Selected					4.34%

The effective rate of Federal Income Tax was determined by applying current tax rates to the distribution of Annual Statement investment income.

			Net Investment	FIT
Asset Type			Income	Rate
Bonds				
Donus	Taxable - Affiliates	\$	15,937,500	35.00% (a)
	Taxable - Nonaffiliates	\$	47,258,204	35.00% (a)
	Nontaxable	\$	21,485,848	5.25% (b)
	Subtotal	\$	84,681,552	27.45%
Stocks				
	Affiliates	\$		
	Nonaffiliates	\$	10,855,254	44.400/ / )
	Subtotal	\$	10,855,254	14.18% (c)
Other				
	Mortgage loans	\$	-	
	Real estate	\$	1,000,000	
	Cash and short-term investments	\$	741,215	
	All other	\$ \$	-	
	Subtotal	\$	1,741,215	35.00% (a)
Total Gross Inv	estment Income	\$	97,278,021	26.11%
Total Investmen	t Deductions	\$	1,963,325	35.00% (a)
Total Net Invest	ment Income	\$	95,314,696	25.92%

#### Notes:

- (a) Full corporate tax rate of 0%.
- (b) 100% of the income on tax-exempt bonds is subject to proration. That is, 15% of that income is taxed at the full corporate tax rate of 0%. The applicable tax rate is (15%)(0%) = 5.25%.
- (c) 30% of the dividend income on stock is subject to the full corporate tax rate of 0%. The remaining 70% of dividend income on stock is subject to proration. That is, 15% of that income is taxed at the full corporate tax rate of 0%. The applicable tax rate is [(30%)(0%) + (70%)(15%)(0%)] = 14.18%.

# **EXHIBIT IV**

# **ILLINOIS**

# **HEALTHCARE PROFESSIONAL LIABILITY**

# **LIMIT FACTORS**

Limits of Liability	CNA Limit Factor	CNA Limit Factor	Proposed Limit Factor
		Rebased to 1M/3M	
100K/300K	0.640	0.667	0.667
100K/500K	0.650	0.677	0.677
200K/600K	0.690	0.719	0.719
200K/1M	0.710	0.740	0.740
250K/750K	0.710	0.740	0.740
500K/500K	0.760	0.792	0.792
500K/1M	0.790	0.823	0.823
500K/2.5M	0.830	0.865	0.865
1M/1M	0.940	0.979	0.979
1M/2M	0.950	0.990	0.990
1M/3M	0.960	1.000	1.000
1M/5M	0.980	1.021	1.021
1M/6M	1.000	1.042	1.042
1M/7M	1.020	1.063	1.063
1M/8M	1.030	1.073	1.073
2M/4M	1.150	1.198	1.198
2M/5M	1.170	1.219	1.219
2M/6M	1.180	1.229	1.229
2M/7M	1.190	1.240	1.240
2M/8M	1.200	1.250	1.250
3M/3M	NA	NA	1.345
3M/5M	NA	NA	1.366
4M/4M	NA	NA	1.488
4M/6M	NA	NA	1.509
5M/5M	NA	NA	1.610
5M/7M	NA	NA	1.631

# Exhibit V - A

# ILLINOIS

# PHYSICIANS AND SURGEONS HEALTHCARE PROFESSIONAL LIABILITY (Occurrence only)

# Paid Loss & ALE Development 1000/3000 LIMITS

#### As of 12/31/2011

Accident															
<u>Year</u>	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	<u>132</u>	<u>144</u>	<u>156</u>	<u>168</u>	<u>180</u>
1996	494,454	3,865,716	27,955,876	58,042,318	88,154,866	113,728,757	124,335,488	131,753,789	134,094,635	136,186,064	136,916,336	137,575,032	138,444,751	138,899,541	139,083,547
1997	263,990	4,832,427	19,788,606	43,906,101	68,414,648	88,546,448	100,438,373	105,248,289	109,367,756	113,541,420	114,188,535	113,722,372	115,043,060	115,273,417	115,390,305
1998	126,505	2,827,472	14,195,027	34,835,205	55,994,669	70,138,867	78,024,543	83,451,832	85,995,201	87,506,458	89,329,024	90,087,863	90,126,678	90,752,335	
1999	301,645	3,382,299	11,320,991	34,490,157	56,545,627	68,917,073	76,712,671	81,826,539	88,165,112	90,142,898	91,329,104	92,904,824	92,937,981		
2000	59,224	3,156,701	15,192,932	38,921,586	63,652,152	76,779,427	85,321,413	91,228,778	95,382,232	98,431,802	99,188,569	100,560,404			
2001	328,636	4,280,692	19,294,313	42,424,497	71,182,803	89,889,548	101,076,921	109,247,928	112,199,772	113,869,439	117,145,644				
2002	106,013	4,342,510	25,773,366	51,946,544	74,183,876	97,692,579	113,031,207	125,872,400	134,163,754	137,716,554					
2003	312,242	7,974,864	28,183,874	55,441,414	80,603,970	108,694,772	124,590,708	137,858,345	143,395,924						
2004	104,442	2,250,032	12,509,694	37,625,260	59,211,274	80,063,549	93,547,571	99,372,667							
2005	63,303	1,685,356	10,638,883	22,799,001	36,909,618	45,538,097	56,406,060								
2006	142,879	1,157,768	8,699,615	18,597,295	25,195,414	34,206,015									
2007	82,263	1,381,226	12,195,078	27,836,101	40,703,454										
2008	80,284	4,021,822	11,619,418	26,930,027											
2009	100,750	3,127,119	8,571,944												
2010	145,463	3,438,291													
2011	408,342														

#### Exhibit V - B

# ILLINOIS

# PHYSICIANS AND SURGEONS HEALTHCARE PROFESSIONAL LIABILITY (Occurrence only)

# Paid Loss & ALE Development 1000/3000 LIMITS

#### As of 12/31/2011

Accident														
<u>Year</u>	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-132</u>	<u>132-144</u>	<u>144-156</u>	<u>156-168</u>	<u>168-180</u>
1996	7.818	7.232	2.076	1.519	1.290	1.093	1.060	1.018	1.016	1.005	1.005	1.006	1.003	1.001
1997	18.305	4.095	2.219	1.558	1.294	1.134	1.048	1.039	1.038	1.006	0.996	1.012	1.002	1.001
1998	22.351	5.020	2.454	1.607	1.253	1.112	1.070	1.030	1.018	1.021	1.008	1.000	1.007	
1999	11.213	3.347	3.047	1.639	1.219	1.113	1.067	1.077	1.022	1.013	1.017	1.000		
2000	53.301	4.813	2.562	1.635	1.206	1.111	1.069	1.046	1.032	1.008	1.014			
2001	13.026	4.507	2.199	1.678	1.263	1.124	1.081	1.027	1.015	1.029				
2002	40.962	5.935	2.016	1.428	1.317	1.157	1.114	1.066	1.026					
2003	25.541	3.534	1.967	1.454	1.349	1.146	1.106	1.040						
2004	21.543	5.560	3.008	1.574	1.352	1.168	1.062							
2005	26.624	6.313	2.143	1.619	1.234	1.239								
2006	8.103	7.514	2.138	1.355	1.358									
2007	16.790	8.829	2.283	1.462										
2008	50.095	2.889	2.318											
2009	31.038	2.741												
2010	23.637													
Projected Incremental Development Factor	32.427	3.797	2.256	1.485	1.317	1.172	1.096	1.045	1.024	1.017	1.013	1.005	1.004	1.001
Cumulative Development Factor	777.932	23.990	6.319	2.800	1.886	1.432	1.222	1.114	1.066	1.041	1.023	1.010	1.005	1.001